

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
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Westmont, NJ 08108  
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dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
Toyota Lease Trust

In Re:  
Robert Bracchitta & Nancy Bracchitta,  
  
Debtors.



Order Filed on December 4, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 16-26375-RG

Adv. No.:

Hearing Date: 9/6/17 @ 10:30 a.m.

Judge: Rosemary Gambardella

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: December 4, 2017**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

**(Page 2)**

Debtor: Robert Bracchitta & Nancy Bracchitta

Case No: 16-26375-RG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Lease Trust, Denise Carlon appearing, upon a motion to vacate the automatic stay as to a vehicle known as 2015 Toyota RAV4, VIN 2T3BFREV5FW325084, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Christopher Balala, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 6, 2017, Debtors are due for the September 9, 2017 post-petition payment; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 9, 2017, directly to Secured Creditor (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Robert J Bracchitta  
 Nancy Bracchitta  
 Debtors

Case No. 16-26375-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Dec 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2017.  
 db/jdb +Robert J Bracchitta, Nancy Bracchitta, 81 Valley Road, Lincoln Park, NJ 07035-2532

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 06, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
 Christopher J. Balala on behalf of Joint Debtor Nancy Bracchitta cbalala@scuramealey.com,  
 ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com;dmedina@scura.com  
 Christopher J. Balala on behalf of Debtor Robert J Bracchitta cbalala@scuramealey.com,  
 ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com;dmedina@scura.com  
 David L. Stevens on behalf of Joint Debtor Nancy Bracchitta dstevens@scuramealey.com,  
 cbalala@scuramealey.com/ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com;dmedina@scura.com  
 David L. Stevens on behalf of Debtor Robert J Bracchitta dstevens@scuramealey.com,  
 cbalala@scuramealey.com/ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com;dmedina@scura.com  
 Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent  
 for U.S. Bank National Association, as Indenture Trustee of the GMACM Home Equity Loan Trust  
 2006- HE4 nj\_ecf\_notices@buckleymadole.com, NJ\_ECF\_Notices@McCalla.com  
 Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent  
 for U.S. Bank National Association, as Indenture Trustee of the GMACM Home Equity Loan Trust  
 2006- HE4 with respect to its interest in the property d nj\_ecf\_notices@buckleymadole.com,  
 NJ\_ECF\_Notices@McCalla.com  
 James Patrick Shay on behalf of Creditor WELLS FARGO BANK, N.A. james.shay@phelanhallinan.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
 TOTAL: 11